

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re:	§	
	§	
MORLOCK, WENDY M	§	Case No. 10-14690 MJK
	§	
Debtor(s)	§	

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

THOMAS J. GAFFNEY, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <i>(Without deducting any secured claims)</i>	Assets Exempt:
Total Distributions to Claimants:	Claims Discharged Without Payment:
Total Expenses of Administration:	

3) Total gross receipts of \$ (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ (see **Exhibit 2**), yielded net receipts of \$ from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$	\$	\$	\$
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)				
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)				
PRIORITY UNSECURED CLAIMS (from Exhibit 6)				
GENERAL UNSECURED CLAIMS (from Exhibit 7)				
TOTAL DISBURSEMENTS	\$	\$	\$	\$

4) This case was originally filed under chapter on . The case was pending for months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: _____ By: /s/THOMAS J. GAFFNEY
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
TOTAL GROSS RECEIPTS		\$

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA			
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA					
TOTAL SECURED CLAIMS			\$	\$	\$	\$

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
THOMAS GAFFNEY					
THOMAS GAFFNEY					
The Bank of New York Mellon					
The Bank of New York Mellon					
The Bank of New York Mellon					
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA					
TOTAL PRIORITY UNSECURED CLAIMS			\$	\$	\$	\$

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Chase Po Box 15298 Wilmington, DE 19850					
	HSBC Bank Nevada, N.A. c/o Bass & Associates, P.C. HSBC Bank Nevada, N.A.(BON TON) Attn: Bankruptcy Po Box 15522 Wilmington, DE 19850					
	Hsbc Ins Lns Po Box 2013 Buffalo, NY 14240					
000002	CAPITAL ONE BANK (USA), N.A.					
000001	DISCOVER BANK					
000003	FIA CARD SERVICES, N.A.					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
000004	FIA CARD SERVICES, N.A.					
000005	HSBC BANK NEVADA, N.A.					
TOTAL GENERAL UNSECURED CLAIMS			\$	\$	\$	\$

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 1
Exhibit 8

Case No: 10-14690 MJK Judge: MICHAEL J. KAPLAN
Case Name: MORLOCK, WENDY M

Trustee Name: THOMAS J. GAFFNEY
Date Filed (f) or Converted (c): 10/31/10 (f)
341(a) Meeting Date: 12/07/10
Claims Bar Date: 04/09/12

For Period Ending: 11/15/12

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Homestead (In re Martinez; 392 B.R. 53, Bkrcty.E Orig. Asset Memo: Imported from original petition Doc# 1;	48,600.00	0.00		0.00	FA
2. Cash on Hand Orig. Asset Memo: Imported from original petition Doc# 1; Imported from Amended Doc#: 29	100.00	100.00		100.00	FA
3. Bed, Chairs, Coffee Table, Dishwasher, Dressers, Orig. Asset Memo: Imported from original petition Doc# 1; Imported from Amended Doc#: 29; Original exemption amount: 0.00	3,000.00	0.00		0.00	FA
4. Clothes Orig. Asset Memo: Imported from original petition Doc# 1; Imported from Amended Doc#: 29; Original exemption amount: 0.00	300.00	0.00		0.00	FA
5. Whole Life:John Hancock Orig. Asset Memo: Imported from original petition Doc# 1; Imported from Amended Doc#: 29	5,000.00	5,000.00		0.00	FA
6. 401-k: Wells Fargo Retirement Plan Orig. Asset Memo: Imported from original petition Doc# 1; Imported from Amended Doc#: 29; Original exemption amount: 0.00	94,888.00	0.00		0.00	FA
7. 2002 Chevy Trailblazer - 110k Paid 6k March, 200 Orig. Asset Memo: Imported from original petition Doc# 1; Imported from Amended Doc#: 29; Original exemption amount: 0.00	4,050.00	1,650.00		1,200.00	FA
8. TAXES (U) (u) Orig. Asset Memo: Federal;	0.00	0.00		4,790.90	FA
9. ERISA DEATH BENEFIT (u)	0.00	0.00		0.00	FA
10. ERISA Death benefit - Property in trust, insuran Orig. Asset Memo: Imported from Amended Doc#: 29; Original petition value: 0.00; Original asset description: ERISA DEATH BENEFIT	2,000.00	1,847.10		1,847.10	FA

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 2
Exhibit 8

Case No: 10-14690 MJK Judge: MICHAEL J. KAPLAN
Case Name: MORLOCK, WENDY M

Trustee Name: THOMAS J. GAFFNEY
Date Filed (f) or Converted (c): 10/31/10 (f)
341(a) Meeting Date: 12/07/10
Claims Bar Date: 04/09/12

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.28	Unknown

TOTALS (Excluding Unknown Values)	\$157,938.00	\$8,597.10	\$7,938.28	Gross Value of Remaining Assets \$0.00 (Total Dollar Amount in Column 6)
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Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 12/31/12 Current Projected Date of Final Report (TFR): 12/31/12

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1
Exhibit 9

Case No: 10-14690 -MJK
Case Name: MORLOCK, WENDY M

Trustee Name: THOMAS J. GAFFNEY
Bank Name: The Bank of New York Mellon
Account Number / CD #: *****1465 Money Market Account

Taxpayer ID No: *****9201
For Period Ending: 11/15/12

Blanket Bond (per case limit): \$ 31,387,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
06/22/11		IRS	BALANCE FORWARD #222145910572		4,888.00		0.00 4,888.00
	8		Memo Amount: 4,790.90	1224-000			
	7		TAX REFUND Memo Amount: 97.10	1129-000			
07/29/11	INT	The Bank of New York Mellon	AUTO Interest posting at 0.0100%	1270-000	0.03		4,888.03
08/04/11		Dennis Gaughan	PROCEEDS		1,202.90		6,090.93
	2		DEPOSIT CHECK #6715 Memo Amount: 100.00	1129-000			
	7		CASH Memo Amount: 1,102.90	1129-000			
08/31/11	INT	The Bank of New York Mellon	AUTO Interest posting at 0.0100%	1270-000	0.04		6,090.97
09/14/11	9	dennis gaughan	PROCEEDS	1290-000	797.10		6,888.07
09/30/11	INT	The Bank of New York Mellon	DEPOSIT CHECK #6726 Interest posting at 0.0100%	1270-000	0.05		6,888.12
09/30/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	6,863.12
10/11/11	10	Sandra & John Thomas 18 Josie Place Buffalo, NY 14220	PROCEEDS DEPOSIT CHECK #1026	1129-000	175.00		7,038.12
10/31/11	INT	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.05		7,038.17
10/31/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	7,013.17
11/02/11	10	Sandra Thomas	PROCEEDS DEPOSIT CHECK #1027	1129-000	175.00		7,188.17
11/30/11	INT	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.05		7,188.22
11/30/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	7,163.22
12/30/11	INT	The Bank of New York Mellon	INTEREST REC'D FROM BANK	1270-000	0.06		7,163.28
01/05/12		Transfer to Acct #*****3779	Bank Funds Transfer	9999-000		7,163.28	0.00

Page Subtotals 7,238.28 7,238.28

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 2
Exhibit 9

Case No: 10-14690 -MJK
Case Name: MORLOCK, WENDY M

Trustee Name: THOMAS J. GAFFNEY
Bank Name: The Bank of New York Mellon
Account Number / CD #: *****1465 Money Market Account

Taxpayer ID No: *****9201
For Period Ending: 11/15/12

Blanket Bond (per case limit): \$ 31,387,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
		Memo Allocation Receipts:	6,090.90				
		Memo Allocation Disbursements:	0.00				
		Memo Allocation Net:	6,090.90				
			COLUMN TOTALS		7,238.28	7,238.28	0.00
			Less: Bank Transfers/CD's		0.00	7,163.28	
			Subtotal		7,238.28	75.00	
			Less: Payments to Debtors			0.00	
			Net		7,238.28	75.00	

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FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 3
Exhibit 9

Case No: 10-14690 -MJK
Case Name: MORLOCK, WENDY M

Trustee Name: THOMAS J. GAFFNEY
Bank Name: The Bank of New York Mellon
Account Number / CD #: *****1466 Checking Account

Taxpayer ID No: *****9201
For Period Ending: 11/15/12

Blanket Bond (per case limit): \$ 31,387,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00

Memo Allocation Receipts:	0.00	COLUMN TOTALS	0.00	0.00	0.00
Memo Allocation Disbursements:	0.00	Less: Bank Transfers/CD's	0.00	0.00	
		Subtotal	0.00	0.00	
Memo Allocation Net:	0.00	Less: Payments to Debtors	0.00	0.00	
		Net	0.00	0.00	

Page Subtotals 0.00 0.00

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 4
Exhibit 9

Case No: 10-14690 -MJK
Case Name: MORLOCK, WENDY M

Trustee Name: THOMAS J. GAFFNEY
Bank Name: Capital One
Account Number / CD #: *****3779 Checking Account

Taxpayer ID No: *****9201
For Period Ending: 11/15/12

Blanket Bond (per case limit): \$ 31,387,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
01/05/12		Transfer from Acct #*****1465	Bank Funds Transfer	9999-000	7,163.28		7,163.28
01/31/12	10	Debtor		1129-000	175.00		7,338.28
01/31/12	10	Debtor		1129-000	175.00		7,513.28
02/14/12	10	WENDY M MORLOCK 111 MACAMLEY STREET BUFFALO, NY 14220-1221		1129-000	175.00		7,688.28
02/27/12	10	WENDY M MORLOCK 111 MACAMLEY STREET BUFFALO, NY 14220-1221		1129-000	175.00		7,863.28
09/13/12	001001	THOMAS GAFFNEY 80 WEST HURON STREET BUFFALO, NY 14202	Chapter 7 Compensation/Fees	2100-000		1,543.83	6,319.45
09/13/12	001002	THOMAS GAFFNEY 80 WEST HURON STREET BUFFALO, NY 14202	Chapter 7 Expenses	2200-000		23.77	6,295.68
09/13/12	001003	Discover Bank DB Servicing Corporation PO Box 3025 New Albany, OH 43054-3025	Claim 000001, Payment 17.250%	7100-000		50.83	6,244.85
09/13/12	001004	Capital One Bank (USA), N.A. PO Box 248839 Oklahoma City, OK 73124-8839	Claim 000002, Payment 17.250%	7100-000		2,171.07	4,073.78
09/13/12	001005	FIA CARD SERVICES, N.A. PO Box 15102 Wilmington, DE 19886-5102	Claim 000003, Payment 17.250%	7100-000		530.57	3,543.21
09/13/12	001006	FIA CARD SERVICES, N.A. PO Box 15102 Wilmington, DE 19886-5102	Claim 000004, Payment 17.250%	7100-000		3,543.21	0.00

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FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 5
Exhibit 9Case No: 10-14690 -MJK
Case Name: MORLOCK, WENDY MTrustee Name: THOMAS J. GAFFNEY
Bank Name: Capital One
Account Number / CD #: *****3779 Checking AccountTaxpayer ID No: *****9201
For Period Ending: 11/15/12Blanket Bond (per case limit): \$ 31,387,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
		Memo Allocation Receipts:	0.00	COLUMN TOTALS	7,863.28	7,863.28	0.00
		Memo Allocation Disbursements:	0.00	Less: Bank Transfers/CD's	7,163.28	0.00	
				Subtotal	700.00	7,863.28	
		Memo Allocation Net:	0.00	Less: Payments to Debtors		0.00	
				Net	700.00	7,863.28	
						NET	ACCOUNT
		Total Allocation Receipts:	6,090.90	TOTAL - ALL ACCOUNTS	NET DEPOSITS	DISBURSEMENTS	BALANCE
		Total Allocation Disbursements:	0.00	Money Market Account - *****1465	7,238.28	75.00	0.00
				Checking Account - *****1466	0.00	0.00	0.00
		Total Memo Allocation Net:	6,090.90	Checking Account - *****3779	700.00	7,863.28	0.00
					7,938.28	7,938.28	0.00
					(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

/s/ THOMAS J. GAFFNEY

Trustee's Signature: _____ Date: 11/15/12

THOMAS J. GAFFNEY

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